

Archived Information

**U.S. Department of Education
Direct Loan Evaluation
Macro International Inc.**



A Survey of Direct Loan Program and Federal Family Education Loan Program Borrowers

Volume Two – Technical Appendices

February 1997

Evaluation of the Federal Direct Loan Program

**A Survey of Direct Loan Program
and Federal Family
Education Loan Program Borrowers**

Volume Two - Technical Appendices

Contract No. EA93085001

Submitted to:

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February 1997

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Survey Results
By Student Borrowers

Survey Results
By Loan Program

Composite Satisfaction Levels by Loan Program

Table 1.1		
Composite Satisfaction Levels	Type of Program	
	Direct Loan (Mean Score)	FFEL (Mean Score)
Composite Satisfaction Indicator	494.3	503.6
Composite Timeliness Indicator	504.6	499.5
Composite Indicator of Problems	501.1	500.1
Composite Indicator of Overall Opinion	500.1	501.0

Level of Ease in Obtaining Loan by Loan Program

Table 2.1		
Level of Ease in Obtaining Loan	Type of Program	
	Direct Loan (%)	FFEL (%)
Very easy	31.5	28.1
Somewhat easy	52.8	55.8
Somewhat difficult	13.0	13.3
Very difficult	2.7	2.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	705	2,097
Population Estimate	230,787	3,257,105

Timeliness of Loan Funds by Loan Program

Table 3.1		
Received Funds in Timely Manner	Type of Program	
	Direct Loan (%)	FFEL (%)
No	15.4	16.7
Yes	84.6	83.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	708	2,104
Population Estimate	231,479	3,279,064

Satisfaction with Specific Program Aspects by Loan Program

Table 4.1		
Satisfaction with ED in Explaining Loan Terms	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	33.3	37.5
Somewhat satisfied	54.6	55.2
Somewhat dissatisfied	9.1	5.6
Very dissatisfied	3.0	1.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	559	1,624
Population Estimate	182,754	2,555,639

Table 4.2		
Satisfaction with FAO Staff in Explaining Loan Terms	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	39.5	49.0
Somewhat satisfied	36.0	31.0
Somewhat dissatisfied	14.6	11.4
Very dissatisfied	10.0	8.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	696	2,075
Population Estimate	228,815	3,237,648

Table 4.3		
Satisfaction with Financial Aid Orientation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	34.3	40.5
Somewhat satisfied	45.5	46.3
Somewhat dissatisfied	15.6	9.4
Very dissatisfied	3.6	3.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	673	1,999
Population Estimate	220,349	3,112,816

Table 4.4		
Satisfaction with Exit Counseling	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	36.2	41.3
Somewhat satisfied	36.7	40.6
Somewhat dissatisfied	16.1	11.0
Very dissatisfied	11.0	7.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	136	413
Population Estimate	44,319	671,932

Table 4.5		
Satisfaction with Printed Information from Exit Counseling	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	47.2	54.3
Somewhat satisfied	40.9	42.5
Somewhat dissatisfied	9.2	2.3
Very dissatisfied	2.7	0.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	109	318
Population Estimate	36,566	531,327

**Satisfaction with Communications and Services
Provided by ED by Loan Program**

Table 5.1		
Satisfaction with Helpfulness of ED Representatives	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	28.9	37.9
2	47.7	34.5
3	13.3	23.0
4	6.4	3.2
Very dissatisfied	3.7	1.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	126	168
Population Estimate	43,428	283,635

Table 5.2		
Satisfaction with Courtesy of ED Representatives	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	44.4	54.7
2	40.1	31.4
3	8.0	11.2
4	7.0	1.4
Very dissatisfied	0.4	1.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	124	162
Population Estimate	42,824	271,196

Table 5.3		
Satisfaction with ED's Responsiveness to Calls	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	38.8	46.6
2	34.2	25.1
3	17.2	20.7
4	5.1	3.6
Very dissatisfied	4.7	3.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	111	155
Population Estimate	37,415	252,607

Table 5.4		
Satisfaction with Knowledge of ED Representatives	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	49.5	58.2
2	31.5	25.9
3	11.3	11.3
4	2.1	3.8
Very dissatisfied	5.5	0.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	121	163
Population Estimate	41,738	272,219

Table 5.5		
Satisfaction with Usefulness of Information Received from ED	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	45.2	56.3
2	35.9	29.6
3	10.0	9.8
4	2.9	3.6
Very dissatisfied	6.1	0.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	138	176
Population Estimate	46,938	290,700

Table 5.6		
Satisfaction with ED's Timeliness in Processing/Addressing Requests	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	36.9	43.6
2	40.2	34.6
3	8.0	11.9
4	8.2	6.7
Very dissatisfied	6.6	3.2
Total	100.0	100.0
	(n)	(n)
Sample Responding	122	165
Population Estimate	40,681	281,559

Table 5.7		
Satisfaction with ED's Responsiveness to Letters	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	30.8	43.0
2	44.8	31.8
3	18.2	15.9
4	4.4	1.7
Very dissatisfied	1.8	7.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	46	92
Population Estimate	15,565	144,258

Table 5.8		
Overall Satisfaction with ED	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	40.6	47.3
Somewhat satisfied	47.4	42.2
Somewhat dissatisfied	10.4	8.4
Very dissatisfied	1.6	2.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	144	181
Population Estimate	49,022	304,166

Problems Experienced During Loan Process by Loan Program

Table 6.1		
Problems with Timeliness of Funds	Type of Program	
	Direct Loan (%)	FFEL (%)
No	83.7	81.2
Yes	16.3	18.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	710	2,110
Population Estimate	232,135	3,283,324

Table 6.2		
Problems with the Explanation of Loan Terms	Type of Program	
	Direct Loan (%)	FFEL (%)
No	88.5	88.2
Yes	11.5	11.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	712	2,101
Population Estimate	232,786	3,267,908

Table 6.3		
Problems with Awareness of When Payments Would Start or Repayment Amount	Type of Program	
	Direct Loan (%)	FFEL (%)
No	81.1	82.6
Yes	18.9	17.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	688	2,080
Population Estimate	225,099	3,234,045

Table 6.4		
Problems When Transferring Schools	Type of Program	
	Direct Loan (%)	FFEL (%)
No	93.5	91.4
Yes	6.5	8.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	606	1,694
Population Estimate	200,592	2,627,467

Problems Experienced During Repayment by Loan Program

Table 7.1		
Number of Problems Experienced During Repayment	Type of Program	
	Direct Loan (%)	FFEL (%)
1	80.9	88.0
2	19.1	10.2
3	--	1.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	18	66
Population Estimate	6,157	110,505

**Changes in Overall Satisfaction with Loan Experience
Among Previous Borrowers by Loan Program**

Table 8.1		
1994/95 Experience vs. Prior Experience	Type of Program	
	Direct Loan (%)	FFEL (%)
More positive	39.1	20.7
About the same	53.2	70.4
Less Positive	7.7	8.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	312	1,045
Population Estimate	108,998	1,570,318

Satisfaction with Servicing After Consolidation by Loan Program

Table 9.1		
Satisfaction Level	Type of Program	
	Direct Loan (%)	FFEL (%)
More satisfied	38.6	48.3
No Difference	58.2	49.8
Less Satisfied	3.2	1.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	64	333
Population Estimate	20,430	502,681

**Satisfaction with Communications and Services Provided
by ED Following Consolidation by Loan Program**

Table 10.1		
Satisfaction with Helpfulness of ED Representatives after Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	39.1	40.2
2	43.9	31.5
3	13.9	23.9
4	1.7	3.4
Very dissatisfied	1.5	1.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	61	186
Population Estimate	18,554	295,196

Table 10.2		
Satisfaction with Courtesy of ED Representatives after Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	42.9	50.7
2	46.0	32.1
3	9.5	12.9
4	--	2.3
Very dissatisfied	1.5	1.9
Total	100.0	100.0
	(n)	(n)
Sample Responding	60	187
Population Estimate	18,321	291,418

Table 10.3		
Satisfaction with ED's Responsiveness to Calls after Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	35.1	36.6
2	47.2	37.1
3	9.7	15.6
4	4.8	6.5
Very dissatisfied	3.3	4.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	53	175
Population Estimate	15,863	261,457

Table 10.4		
Satisfaction with Knowledge of ED's Representatives after Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	60.6	50.9
2	26.8	34.8
3	8.5	11.3
4	1.3	1.3
Very dissatisfied	2.8	1.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	59	183
Population Estimate	17,828	281,084

Table 10.5		
Satisfaction with Usefulness of Information Received after Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	54.9	44.5
2	34.6	31.6
3	7.9	18.0
4	--	1.2
Very dissatisfied	2.6	4.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	64	196
Population Estimate	19,401	302,680

Table 10.6		
Satisfaction with ED's Timeliness in Processing Requests after Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
Very satisfied	26.9	41.4
2	45.5	35.2
3	21.4	14.6
4	1.1	3.1
Very dissatisfied	5.1	5.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	62	193
Population Estimate	18,519	297,865

Problems Experienced During Repayment by Loan Program

Table 11.1		
Number of Problems with Consolidation	Type of Program	
	Direct Loan (%)	FFEL (%)
0	84.3	89.2
1	13.7	10.3
2	0.8	0.5
3	1.2	--
Total	100.0	100.0
	(n)	(n)
Sample Responding	73	354
Population Estimate	22,731	531,492

Awareness of Loan Terms by Loan Program

Table 12.1		
Awareness of Loan Amount	Type of Program	
	Direct Loan (%)	FFEL (%)
Knew loan amount within 5%	20.6	21.9
Didn't know loan amount	79.4	78.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	713	2,117
Population Estimate	233,024	3,294,303

Table 12.2		
Awareness of Interest Rate	Type of Program	
	Direct Loan (%)	FFEL (%)
Knew interest rate exactly	3.8	2.7
Knew interest rate within 1%	24.7	25.7
Didn't know interest rate	71.4	71.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	713	2,117
Population Estimate	233,024	3,294,303

Table 12.3		
Awareness of Payment Time	Type of Program	
	Direct Loan (%)	FFEL (%)
No	15.9	17.2
Yes	84.1	82.8
Total	100.0	100.0
	(n)	(n)
Sample Responding	713	2,117
Population Estimate	233,024	3,294,303

Table 12.4		
Number of Correct Default Consequences	Type of Program	
	Direct Loan (%)	FFEL (%)
0	28.2	26.4
1	44.5	46.2
2	14.7	19.0
3	12.6	8.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	181	586
Population Estimate	59,622	965,731

Table 12.5		
Number of Correct Deferment Conditions	Type of Program	
	Direct Loan (%)	FFEL (%)
0	19.7	23.3
1	26.1	26.5
2	28.7	29.9
3	25.4	20.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	183	586
Population Estimate	60,422	965,731

Survey Results
By Borrower Status

Satisfaction with Specific Program Aspects by Borrower Status

Table 13.1			
Satisfaction with Financial Aid Orientation	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Very satisfied	42.4	39.6	37.6
Somewhat satisfied	47.4	44.7	47.8
Somewhat dissatisfied	7.2	11.2	10.8
Very dissatisfied	3.0	4.5	3.9
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,035	1,158	422
Population Estimate	1,290,982	1,432,872	540,285

Table 13.2			
Satisfaction with ED in Explaining Loan Terms	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Very satisfied	39.9	34.3	38.7
Somewhat satisfied	54.3	56.5	54.7
Somewhat dissatisfied	4.8	7.1	4.6
Very dissatisfied	1.0	2.1	2.0
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	837	937	363
Population Estimate	1,060,482	1,173,480	447,022

Table 13.3			
Satisfaction with FAO in Explaining Loan Terms	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Very satisfied	51.6	46.1	48.9
Somewhat satisfied	32.4	30.3	29.6
Somewhat dissatisfied	9.0	14.0	11.5
Very dissatisfied	7.0	9.6	10.0
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,046	1,227	437
Population Estimate	1,313,524	1,524,141	556,580

Problems Experienced During Loan Process by Borrower Status

Table 14.1			
Problems with Timeliness of Funds	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	83.9	79.2	80.8
Yes	16.1	20.8	19.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,058	1,254	445
Population Estimate	1,324,262	1,549,609	568,726

Table 14.2			
Problems with the Explanation of Loan Terms	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	89.3	89.6	82.2
Yes	10.7	10.4	17.8
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,058	1,249	445
Population Estimate	1,324,090	1,536,950	568,656

Table 14.3			
Problems with Awareness of When Payments Would Start or Repayment Amount	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	85.0	81.7	78.7
Yes	15.0	18.3	21.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,037	1,233	440
Population Estimate	1,312,949	1,519,599	556,937

Awareness of Loan Terms by Borrower Status

Table 15.1			
Awareness of Loan Amount	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Knew loan amount within 5%	25.8	18.2	22.8
Didn't know loan amount	74.2	81.8	77.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,062	1,258	447
Population Estimate	1,330,857	1,553,379	570,230

Table 15.2			
Awareness of Interest Rate	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
Knew interest rate exactly	2.1	2.5	5.4
Knew interest rate within 1%	15.4	31.3	36.3
Didn't know interest rate	82.5	66.2	58.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,062	1,258	447
Population Estimate	1,330,857	1,553,379	570,230

Table 15.3			
Awareness of Payment Time	1st Time Borrower (%)	Previous Borrower (%)	In Repayment (%)
No	20.7	14.2	14.4
Yes	79.3	85.8	85.6
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	1,062	1,258	447
Population Estimate	1,330,857	1,553,379	570,230

Composite Satisfaction Levels by Borrower Status

Table 16.1			
Composite Satisfaction Levels	1st Time Borrower (Mean Score)	Previous Borrower (Mean Score)	In Repayment (Mean Score)
Composite Satisfaction Indicator	509.0	498.5	503.5
Composite Indicator of Problems	504.4	499.5	491.5
Composite Indicator of Overall Opinion	506.4	497.9	497.1

Survey Results

By Loan Status

Satisfaction with Specific Program Aspects by Loan Status

Table 17.1							
Satisfaction with FAO Staff in Explaining Loan Terms	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
Very satisfied	48.8	51.8	47.1	30.2	64.7	10.3	--
Somewhat satisfied	29.7	31.3	31.7	34.1	35.3	27.3	100.0
Somewhat dissatisfied	11.5	10.8	11.8	16.4	--	62.4	--
Very dissatisfied	10.0	6.1	9.4	19.3	--	--	--
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	439	731	1,552	34	10	4	1
Population Estimate	557,443	886,358	1,966,117	40,593	11,255	4,528	168

Awareness of Loan Terms by Loan Status

Table 18.1							
Awareness of Interest Rate	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
Knew interest rate exactly	5.4	1.8	2.5	--	15.7	--	--
Knew Interest rate within 1%	36.3	22.7	23.7	46.0	9.1	--	--
Didn't know interest rate	58.4	75.5	73.8	54.0	75.2	100.0	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	449	744	1,588	34	10	4	1
Population Estimate	571,093	896,582	2,003,108	40,593	11,255	4,528	168

Table 18.2							
Awareness of Payment Time	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
No	14.4	23.6	15.3	7.1	--	27.3	--
Yes	85.6	76.4	84.7	92.9	100.0	72.7	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	449	744	1,588	34	10	4	1
Population Estimate	571,093	893,582	2,003,108	40,593	11,255	4,528	168

Table 18.3							
Problems with the Explanation of Loan Terms	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
No	82.2	91.0	88.8	87.4	64.7	100.0	100.0
Yes	17.8	9.0	11.2	12.6	35.3	--	--
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	447	738	1,579	34	10	4	1
Population Estimate	569,520	885,286	1,989,344	40,593	11,255	4,528	168

Table 18.4							
Problems with Awareness of When Payments Would Start or Repayment Amount	Repayment (%)	In Grace Period (%)	Deferment (%)	Forbearance (%)	Delinquent (%)	Default (%)	Paid in Full (%)
No	78.7	81.7	84.3	61.4	84.3	100.0	--
Yes	21.3	18.3	15.7	38.6	15.7	--	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	442	719	1,588	34	10	4	1
Population Estimate	557,801	867,238	1,977,561	40,593	11,255	4,528	168

Composite Satisfaction Levels by Loan Status

Table 19.1							
Composite Satisfaction Levels	Repayment (Mean Score)	In Grace Period (Mean Score)	Deferment (Mean Score)	Forbearance (Mean Score)	Delinquent (Mean Score)	Default (Mean Score)	Paid in Full (Mean Score)
Composite Satisfaction Indicator	503.6	509.7	500.6	467.8	502.3	465.3	511.2
Composite Indicator of Problems	491.6	503.1	501.7	481.8	466.4	537.8	451.7
Composite Indicator of Overall Opinion	497.2	506.6	500.1	475.2	503.9	492.5	503.0

Survey Results
By Income Category

Level of Ease in Obtaining Loan by Income Category

Table 20.1					
Level of Ease	Less than \$20,000 (%)	\$20,000–\$39,999 (%)	\$40,000–49,999 (%)	\$50,000–74,999 (%)	\$75,000 Plus (%)
Very easy	29.9	25.8	30.5	24.8	28.3
Somewhat easy	55.5	57.3	51.6	58.5	50.0
Somewhat difficult	11.8	14.7	15.8	14.1	14.8
Very difficult	2.7	2.1	2.0	2.6	6.9
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,369	663	231	335	184
Population Estimate	1,763,490	829,573	284,317	400,944	209,567

Satisfaction with Specific Program Aspects by Income Category

Table 21.1					
Satisfaction with ED in Explaining Loan Terms	Less than \$20,000 (%)	\$20,000–\$39,999 (%)	\$40,000–49,999 (%)	\$50,000–74,999 (%)	\$75,000 Plus (%)
Very satisfied	38.9	40.6	42.3	25.8	25.2
Somewhat satisfied	54.1	50.3	52.7	67.7	62.5
Somewhat dissatisfied	5.0	7.4	4.3	4.4	10.6
Very dissatisfied	1.9	1.7	0.8	2.1	1.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,049	524	187	282	147
Population Estimate	1,366,193	655,448	231,079	321,777	163,895

Awareness of Loan Terms by Income Category

Table 22.1					
Awareness of Interest Rate	Less than \$20,000 (%)	\$20,000–\$39,999 (%)	\$40,000–49,999 (%)	\$50,000–74,999 (%)	\$75,000 Plus (%)
Knew interest rate exactly	3.2	2.6	1.6	1.5	4.3
Knew interest rate within 1%	28.9	25.3	23.4	19.8	14.9
Didn't know interest rate	68.0	72.1	75.0	78.7	80.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,376	670	235	360	189
Population Estimate	1,776,770	842,104	287,300	404,575	216,578

Table 22.2					
Number of Correct Deferment Conditions	Less than \$20,000 (%)	\$20,000–\$39,999 (%)	\$40,-000–49,999 (%)	\$50,000–74,999 (%)	\$75,000 Plus (%)
0	19.5	27.8	21.2	20.9	44.2
1	23.0	29.0	40.9	27.9	28.3
2	32.7	26.1	23.5	32.1	21.4
3	24.8	17.1	14.4	19.2	6.1
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	378	186	59	95	51
Population Estimate	551,098	223,313	75,120	113,552	63,070

Changes in Overall Satisfaction by Income Category

Table 23.1					
1994/95 Experience vs. Prior Experience	Less than \$20,000 (%)	\$20,000–\$39,999 (%)	\$40,-000–49,999 (%)	\$50,000–74,999 (%)	\$75,000 Plus (%)
More positive	20.6	18.9	24.6	28.2	29.4
About the same	68.3	74.2	66.6	70.2	61.0
Less Positive	11.1	6.9	8.9	1.5	9.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	695	322	104	150	86
Population Estimate	873,383	394,062	136,248	167,998	107,624

Composite Satisfaction Levels by Income Category

Table 24.1					
Composite Satisfaction Levels	Less than \$20,000 (Mean Score)	\$20,000–\$39,999 (Mean Score)	\$40,-000–49,999 (Mean Score)	\$50,000–74,999 (Mean Score)	\$75,000 Plus (Mean Score)
Composite Satisfaction Indicator	505.1	503.5	511.4	497.3	482.7

Survey Results
By Employment Status

Composite Satisfaction Levels by Employment Status

Table 25.1			
Composite Satisfaction Levels	Full-Time (Mean Score)	Part-Time (Mean Score)	Unemployed (Mean Score)
Composite Satisfaction Indicator	499.5	507.2	522.3

Survey Results
By Age Category

Level of Ease in Obtaining Loan by Age

Table 26.1

Level of Ease	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
Very easy	26.3	29.9	35.9	28.3	38.9
Somewhat easy	56.0	55.8	53.5	55.4	45.2
Somewhat difficult	15.1	11.5	8.1	11.3	7.8
Very difficult	2.6	2.9	2.5	5.0	8.1
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,676	801	236	81	8
Population Estimate	2,030,606	1,041,946	301,895	100,644	12,800

Timeliness of Funds by Age

Table 27.1					
Received Funds in Timely Manner	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
No	15.8	16.1	18.6	30.7	27.6
Yes	84.2	83.9	81.4	69.3	72.4
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,692	797	235	80	8
Population Estimate	2,061,884	1,039,040	296,912	99,908	12,800

Satisfaction with Specific Program Aspects by Age

Table 28.1					
Satisfaction with Financial Aid Orientation	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
Very satisfied	36.0	43.1	55.6	46.2	84.9
Somewhat satisfied	50.1	44.3	31.2	36.6	15.1
Somewhat dissatisfied	10.7	8.7	7.9	9.5	--
Very dissatisfied	3.3	3.9	5.3	7.8	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,627	744	218	76	7
Population Estimate	1,978,374	971,540	274,309	97,146	11,797

Table 28.2					
Satisfaction with ED in Explaining Loan Terms	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
Very satisfied	32.4	39.1	61.9	56.6	66.3
Somewhat satisfied	58.7	55.1	32.5	41.2	21.6
Somewhat dissatisfied	7.2	3.7	3.2	1.6	12.1
Very dissatisfied	1.7	2.1	2.4	0.6	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,370	591	162	54	6
Population Estimate	1,672,275	781,666	203,202	72,987	8,263

Table 28.3					
Satisfaction with FAO Staff in Explaining Loan Terms	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
Very satisfied	44.5	50.3	61.9	62.7	91.5
Somewhat satisfied	34.7	29.9	20.1	14.0	8.5
Somewhat dissatisfied	12.7	10.4	9.3	9.0	--
Very dissatisfied	8.0	9.4	8.8	14.4	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,666	789	229	80	7
Population Estimate	2,032,316	1,027,802	295,330	99,218	11,797

Problems Experienced During Loan Process by Age

Table 29.1					
Problems with Timeliness of Funds	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
No	83.6	79.4	77.6	70.2	68.1
Yes	16.4	20.6	22.4	29.8	31.9
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,696	801	235	80	8
Population Estimate	2,058,991	1,042,333	301,427	99,908	12,800

Table 29.2					
Problems with Transferring Schools	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
No	89.8	94.3	94.1	94.7	82.0
Yes	10.2	5.7	5.9	5.3	18.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,404	647	188	54	7
Population Estimate	1,685,481	837,204	229,717	66,827	8,829

Satisfaction with Communications and Services Provided by ED by Age

Table 30.1				
Satisfaction with ED's Responsiveness to Calls	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)
Very satisfied	36.4	56.4	66.3	94.1
2	29.8	21.9	20.8	--
3	24.6	16.9	6.2	--
4	4.1	2.3	5.1	5.9
Very dissatisfied	5.1	2.5	1.6	--
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	168	68	21	9
Population Estimate	184,686	68,163	30,191	6,983

Table 30.2				
Satisfaction with ED's Responsiveness to Letters	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)
Very satisfied	27.4	60.0	89.3	--
2	4.7	21.2	0.9	100.0
3	21.9	7.7	--	--
4	--	3.6	9.8	--
Very dissatisfied	8.1	7.6	--	--
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	93	34	10	1
Population Estimate	105,131	36,074	18,341	277

Awareness of Loan Terms by Age

Table 31.1					
Awareness of Interest Rate	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
Knew interest rate exactly	2.0	4.0	3.0	6.3	--
Knew interest rate within 1%	18.7	33.9	40.1	35.9	45.0
Didn't know interest rate	79.3	62.1	56.9	57.8	55.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	1,702	803	236	81	8
Population Estimate	2,067,972	1,044,016	301,895	100,644	12,800

Table 31.2					
Number of Correct Deferment Conditions	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
0	28.2	19.4	11.3	18.7	--
1	27.4	22.1	31.0	49.0	--
2	26.7	33.9	32.9	23.7	--
3	17.7	24.6	24.7	8.6	100.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	415	259	71	23	1
Population Estimate	525,863	371,171	96,838	31,731	550

Table 31.3					
Number of Correct Default Consequences	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55– Plus (%)
0	36.5	16.4	11.9	21.9	--
1	40.9	49.0	59.3	56.6	100.0
2	14.1	24.3	24.1	16.5	--
3	8.5	10.3	4.8	5.0	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	415	257	71	23	1
Population Estimate	525,863	370,372	96,838	31,731	550

Changes in Overall Satisfaction by Age

Table 32.1					
1994/95 Experience vs. Prior Experience	18–24 (%)	25–34 (%)	35–44 (%)	45–54 (%)	55 Plus (%)
More positive	19.9	22.7	26.9	28.8	83.0
About the same	71.6	67.1	66.3	65.0	17.0
Less positive	8.5	10.2	6.8	6.2	--
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	755	452	110	36	4
Population Estimate	937,722	559,613	129,877	46,111	5,993

Composite Satisfaction Levels by Age

Table 33.1					
Composite Satisfaction Levels	18–24 (Mean Score)	25–34 (Mean Score)	35–44 (Mean Score)	45–54 (Mean Score)	55 Plus (Mean Score)
Composite Satisfaction Indicator	497.7	506.7	522.4	509.5	548.1
Composite Timeliness Indicator	503.8	497.9	491.8	466.5	468.0

Survey Results
By Race/Ethnicity

Satisfaction with Specific Program Aspects by Race/Ethnicity

Table 34.1						
Satisfaction with FAO Staff in Explaining Loan Terms	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
Very satisfied	46.2	34.8	47.2	50.1	43.1	47.5
Somewhat satisfied	32.3	44.1	28.3	30.5	35.5	28.2
Somewhat dissatisfied	14.3	11.2	12.5	11.4	10.6	8.0
Very dissatisfied	7.2	9.9	11.9	8.0	10.9	16.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	48	129	333	2,025	138	35
Population Estimate	65,243	142,781	411,852	2,556,268	160,736	43,448

Satisfaction with Communications and Services Provided by ED by Race/Ethnicity

Table 35.1						
Satisfaction with Usefulness of Information Received from ED	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
Very satisfied	--	34.3	72.0	54.1	50.1	29.9
2	76.7	32.5	24.1	31.2	20.1	42.7
3	--	33.3	3.4	8.8	29.8	5.5
4	23.3	--	--	4.6	--	--
Very dissatisfied	--	--	0.5	1.3	--	21.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	3	17	46	223	15	6
Population Estimate	3,213	15,119	54,780	239,153	17,033	4,735

Problems Experienced During Loan Process by Race/Ethnicity

Table 36.1						
Problems with the Explanation of Loan Terms	Native American (%)	Asian (%)	Black (%)	White (%)	Hispanic (%)	Other (%)
No	79.2	79.0	87.9	89.7	86.6	64.8
Yes	20.8	21.0	12.1	10.3	13.4	35.2
Total	100.0	100.0	100.0	100.0		100.0
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	49	132	339	2,055	141	35
Population Estimate	66,038	145,434	422,144	2,572,908	166,779	42,259

Survey Results
By Race/Ethnicity (Collapsed)

**Satisfaction with Specific Program Aspects
by Race/Ethnicity (Collapsed)**

Table 37.1			
Satisfaction with FAO Staff in Explaining Loan Terms	Black (%)	White (%)	Other (%)
Very satisfied	47.2	50.1	40.4
Somewhat satisfied	28.3	30.5	38.3
Somewhat dissatisfied	12.5	11.4	11.5
Very dissatisfied	11.9	8.0	9.8
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	333	2,025	35
Population Estimate	411,852	2,556,268	368,760

**Satisfaction with Communications and Services Provided
by ED by Race/Ethnicity (Collapsed)**

Table 38.1			
Satisfaction with Usefulness of Information Received from ED	Black (%)	White (%)	Other (%)
Very satisfied	72.0	54.1	38.8
2	24.1	31.2	30.5
3	3.4	8.8	28.6
4	--	4.6	2.1
Very dissatisfied	0.5	1.3	--
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	46	223	35
Population Estimate	54,780	239,153	35,365

**Problems Experienced During Loan Process
by Race/Ethnicity (Collapsed)**

Table 39.1			
Problems with Explanation of Terms	Black (%)	White (%)	Other (%)
No	87.9	89.7	82.4
Yes	12.1	10.3	17.6
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	339	2,055	322
Population Estimate	422,144	2,572,908	378,251

Survey Results

By Gender

Level of Ease in Obtaining Loan by Gender

Table 40.1		
Level of Ease	Male (%)	Female (%)
Very easy	25.6	30.2
Somewhat easy	56.1	55.3
Somewhat difficult	15.0	12.0
Very difficult	3.3	2.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,233	1,569
Population Estimate	1,442,021	2,045,871

Satisfaction with Specific Program Aspects by Gender

Table 41.1		
Satisfaction with Financial Aid Orientation	Male (%)	Female (%)
Very satisfied	41.1	39.4
Somewhat satisfied	48.2	45.1
Somewhat dissatisfied	7.8	11.2
Very dissatisfied	3.0	4.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,184	1,488
Population Estimate	1,377,285	1,955,880

Table 41.2		
Satisfaction with FAO Staff in Explaining Loan Terms	Male (%)	Female (%)
Very satisfied	50.0	47.3
Somewhat satisfied	32.3	30.6
Somewhat dissatisfied	9.9	12.7
Very dissatisfied	7.8	9.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,219	1,552
Population Estimate	1,426,184	2,040,279

Awareness of Loan Terms by Gender

Table 42.1		
Awareness of Loan Amount	Male (%)	Female (%)
Knew loan amount within 5%	24.1	20.3
Didn't know loan amount	75.9	79.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,242	1,588
Population Estimate	1,448,998	2,078,330

**Satisfaction with Communications and Services Provided
by ED by Gender**

Table 43.1		
Satisfaction with ED's Timeliness in Processing/ Addressing Requests	Male (%)	Female (%)
Very satisfied	27.2	52.7
2	42.6	30.6
3	21.6	4.8
4	6.1	7.4
Very dissatisfied	2.6	4.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	132	155
Population Estimate	125,501	196,739

Survey Results
By In-School Education Level

**Satisfaction with Communications and Services Provided
by ED by In-School Education Level**

Table 44.1			
Satisfaction with ED's Responsiveness to Calls	First Year (%)	Upperclassman (%)	Graduate (%)
Very satisfied	19.3	48.2	53.7
2	35.7	25.7	8.6
3	15.2	20.0	29.6
4	8.7	3.5	8.2
Very dissatisfied	21.1	2.6	--
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	12	156	24
Population Estimate	18,841	190,334	16,929

Awareness of Loan Terms by In-School Education Level

Table 45.1			
Awareness of Loan Amount	First Year (%)	Upperclassman (%)	Graduate (%)
Knew loan amount within 5%	17.1	20.5	27.4
Didn't know loan amount	82.9	79.5	72.6
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	106	1,720	324
Population Estimate	155,986	2,114,217	365,854

Table 45.2			
Awareness of Interest Rate	First Year (%)	Upperclassman (%)	Graduate (%)
Knew interest rate exactly	1.3	1.8	4.6
Knew interest rate within 1%	13.1	20.5	40.3
Didn't know interest rate	85.6	77.8	55.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	106	1,720	324
Population Estimate	155,986	2,114,217	365,854

Table 45.3			
Awareness of Payment Time	First Year (%)	Upperclassman (%)	Graduate (%)
No	24.4	19.6	11.3
Yes	75.6	80.4	88.7
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	106	1,720	324
Population Estimate	155,986	2,114,217	365,854

Composite Satisfaction Levels by In-School Education Level

Table 46.1			
Composite Satisfaction Levels	First Year (Mean Score)	Upperclassman (Mean Score)	Graduate (Mean Score)
Composite Satisfaction Indicator	525.1	501.6	497.6

Survey Results
By Out-of-School Education Level

**Satisfaction with Communication and Services Provided
by ED by Out-of-School Education Level**

Table 47.1				
Satisfaction with ED's Responsiveness to Letters	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
Very satisfied	8.2	54.5	29.4	--
2	36.1	44.2	70.6	100.0
3	12.9	1.3	--	--
Very Dissatisfied	42.8	--	--	--
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	8	7	11	1
Population Estimate	5,818	12,950	12,869	858

Awareness of Loan Terms by Out-of-School Education Level

Table 48.1				
Awareness of Loan Amount	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
Knew loan amount within 5%	19.7	18.6	20.9	41.2
Didn't know loan amount	80.3	81.4	79.1	58.8
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.2				
Awareness of Interest Rate	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
Knew interest rate exactly	2.5	4.5	6.8	5.5
Knew interest rate within 1%	16.5	23.1	45.7	9.6
Didn't know interest rate	81.0	72.4	47.5	44.9
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.3				
Awareness of Payment Time	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
No	20.5	14.6	9.1	--
Yes	79.5	85.4	90.9	100.0
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.4				
Number of Correct Deferment Conditions	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
0	37.4	29.1	15.4	12.0
1	24.6	24.6	25.8	27.6
2	28.4	35.2	31.6	27.1
3	9.6	11.2	27.1	33.3
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	118	286	76
Population Estimate	164,675	206,771	338,612	85,258

Table 48.5				
Number of Correct Default Conditions	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
0	38.6	24.8	22.6	17.5
1	37.1	50.7	45.2	45.5
2	11.4	19.6	22.6	28.5
3	12.9	4.9	9.6	8.6
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	134	117	285	76
Population Estimate	164,675	206,372	338,212	85,258

**Problems Experienced During Loan Repayment Process
by Out-of-School Education Level**

Table 49.1				
Satisfaction with Problem Resolution	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
Yes	24.9	40.1	65.4	39.5
Somewhat	4.7	40.3	20.6	23.1
No	70.4	19.6	14.0	37.4
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	15	16	30	6
Population Estimate	21,844	35,665	36,121	7,179

**Problems Experienced During Loan Process
by Out-of-School Education Level**

Table 50.1				
Problems with Timeliness of Funds	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
No	89.2	88.2	84.8	75.9
Yes	10.8	11.8	15.2	24.1
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	131	117	284	75
Population Estimate	163,449	205,736	336,398	83,975

Table 50.2				
Problems with Transferring Schools	High School (%)	Intermediate (%)	Bachelors (%)	Post Graduate (%)
No	89.0	95.5	93.9	99.1
Yes	11.0	4.6	6.1	0.9
Total	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)
Sample Responding	111	99	228	61
Population Estimate	141,138	180,966	264,012	64,618

Composite Satisfaction Levels by Out-of-School Education Level

Table 51.1				
Composite Satisfaction Levels	High School (Mean Score)	Intermediate (Mean Score)	Bachelors (Mean Score)	Post Graduate (Mean Score)
Composite Timeliness Indicator	518.7	518.3	500.2	499.9

Survey Results
By Dependency Status

Ease in Obtaining Loan by Dependency Status

Table 52.1		
Level of Ease	Dependent (%)	Independent (%)
Very easy	25.2	31.4
Somewhat easy	55.8	55.5
Somewhat difficult	16.0	10.6
Very difficult	3.0	2.6
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,461	1,341
Population Estimate	1,726,750	1,761,141

Satisfaction with Specific Program Aspects by Dependency Status

Table 53.1		
Satisfaction with ED in Explaining Loan Terms	Dependent (%)	Independent (%)
Very satisfied	31.7	43.2
Somewhat satisfied	59.5	50.5
Somewhat dissatisfied	7.1	4.3
Very dissatisfied	1.7	2.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,197	986
Population Estimate	1,428,925	1,309,468

Table 53.2		
Satisfaction with FAO Staff in Explaining Loan Terms	Dependent (%)	Independent (%)
Very satisfied	42.5	54.3
Somewhat satisfied	36.3	26.3
Somewhat dissatisfied	13.2	10.0
Very dissatisfied	8.0	9.4
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,453	1,318
Population Estimate	1,731,609	1,734,854

Table 53.3		
Satisfaction with Financial Aid Orientation	Dependent (%)	Independent (%)
Very satisfied	34.1	46.3
Somewhat satisfied	52.0	40.6
Somewhat dissatisfied	10.7	8.9
Very dissatisfied	3.2	4.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,419	1,253
Population Estimate	1,681,492	1,651,673

Awareness of Loan Terms by Dependency Status

Table 54.1		
Awareness of Loan Amount	Dependent (%)	Independent (%)
Knew loan amount within 5%	19.8	23.9
Didn't know loan amount	80.2	76.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,487	1,343
Population Estimate	1,764,116	1,763,211

Table 54.2		
Awareness of Interest Rate	Dependent (%)	Independent (%)
Knew interest rate exactly	2.1	3.6
Knew interest rate within 1%	17.3	34.0
Didn't know interest rate	80.6	62.5
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,487	1,343
Population Estimate	1,764,116	1,763,211

Table 54.3		
Awareness of Payment Time	Dependent (%)	Independent (%)
No	19.2	15.0
Yes	80.8	85.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,487	1,343
Population Estimate	1,764,116	1,763,211

Table 54.4		
Number of Correct Deferment Conditions	Dependent (%)	Independent (%)
0	31.7	16.1
1	28.5	24.9
2	23.7	34.8
3	16.1	24.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	371	398
Population Estimate	460,697	565,456

Table 54.5		
Number of Correct Default Consequences	Dependent (%)	Independent (%)
0	36.9	17.9
1	40.6	50.5
2	13.0	23.5
3	9.4	8.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	371	396
Population Estimate	460,697	564,656

Problems Experienced During Loan Process by Dependency Status

Table 55.1		
Problems with Timeliness of Funds	Dependent (%)	Independent (%)
No	82.9	79.9
Yes	17.1	20.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,481	1,339
Population Estimate	1,755,135	1,760,323

Table 55.2		
Problems When Transferring Schools	Dependent (%)	Independent (%)
No	89.5	93.8
Yes	10.5	6.2
Total	100.0	100.0
	(n)	(n)
Sample Responding	1,228	1,072
Population Estimate	1,442,612	1,385,447

Satisfaction with Specific Program Aspects by Dependency Status

Table 56.1		
Satisfaction with Exit Counseling	Dependent (%)	Independent (%)
Very satisfied	36.1	44.8
Somewhat satisfied	42.0	39.1
Somewhat dissatisfied	12.0	10.7
Very dissatisfied	9.9	5.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	261	288
Population Estimate	314,554	401,697

Composite Satisfaction Levels by Dependency Status

Table 57.1		
Composite Satisfaction Levels	Dependent (Mean Score)	Independent (Mean Score)
Composite Satisfaction Indicator	495.2	510.7

Survey Results
By Institutional Control

Ease in Obtaining Loan by Institutional Control

Table 58.1			
Level of Ease	Proprietary (%)	Private (%)	Public (%)
Very easy	45.7	28.7	24.7
Somewhat easy	48.4	56.6	56.6
Somewhat difficult	5.1	11.9	15.6
Very difficult	0.8	2.8	3.1
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	286	642	1,874
Population Estimate	402,295	1,057,811	2,024,786

Timeliness of Funds by Institutional Control

Table 59.1			
Satisfaction with Timeliness of Funds	Proprietary (%)	Private (%)	Public (%)
No	6.2	14.5	19.7
Yes	93.8	85.5	80.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	287	647	1,878
Population Estimate	400,279	1,073,914	2,036,377

Satisfaction with Specific Program Aspects by Institutional Control

Table 60.1			
Satisfaction with ED in Explaining Loan Terms	Proprietary (%)	Private (%)	Public (%)
Very satisfied	49.7	36.5	35.2
Somewhat satisfied	47.6	56.1	56.2
Somewhat dissatisfied	1.7	5.8	6.6
Very dissatisfied	1.0	1.6	2.1
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	230	471	1,482
Population Estimate	314,601	829,063	1,594,729

Table 60.2			
Satisfaction with FAO Staff in Explaining Loan Terms	Proprietary (%)	Private (%)	Public (%)
Very satisfied	47.9	55.5	44.7
Somewhat satisfied	32.1	27.8	33.0
Somewhat dissatisfied	10.9	9.3	12.9
Very dissatisfied	9.1	7.4	9.3
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	288	633	1,850
Population Estimate	400,417	1,059,602	2,006,444

Awareness of Loan Terms by Institutional Control

Table 61.1			
Awareness of Loan Amount	Proprietary (%)	Private (%)	Public (%)
Knew loan amount within 5%	14.3	24.8	21.8
Didn't know loan amount	85.7	75.2	78.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	289	651	1,890
Population Estimate	405,400	1,076,009	2,045,919

Table 61.2			
Number of Correct Deferment Conditions	Proprietary (%)	Private (%)	Public (%)
0	28.4	20.3	22.2
1	24.7	21.3	30.0
2	33.1	30.2	28.1
3	13.8	28.2	19.7
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	149	154	466
Population Estimate	234,974	272,850	518,330

Problems Experienced During Loan Process by Institutional Control

Table 62.1			
Problems with Timeliness of Funds	Proprietary (%)	Private (%)	Public (%)
No	91.9	83.8	78.0
Yes	8.1	16.2	22.0
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	288	648	1,884
Population Estimate	404,365	1,068,346	2,042,747

Table 62.2			
Problems with the Explanation of Terms	Proprietary (%)	Private (%)	Public (%)
No	83.7	90.7	87.8
Yes	16.3	9.3	12.2
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	289	647	1,877
Population Estimate	105,400	1,071,297	2,023,996

Table 62.3			
Problems When Transferring Schools	Proprietary (%)	Private (%)	Public (%)
No	95.4	89.4	91.9
Yes	4.6	10.6	8.1
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	241	524	1,535
Population Estimate	350,085	867,917	1,610,058

Changes in Overall Satisfaction by Institutional Control

Table 63.1			
1994/95 Experience vs. Prior Experience	Proprietary (%)	Private (%)	Public (%)
More positive	28.5	16.6	24.1
About the same	63.0	71.8	68.5
Less positive	8.5	11.6	7.4
Total	100.0	100.0	100.0
	(n)	(n)	(n)
Sample Responding	71	341	945
Population Estimate	98,222	565,771	1,015,323

Composite Satisfaction Levels by Institutional Control

Table 64.1			
Composite Satisfaction Levels	Proprietary (Mean Score)	Private (Mean Score)	Public (Mean Score)
Composite Satisfaction Indicator	521.0	506.4	497.6
Composite Timeliness Indicator	526.8	505.7	491.4
Composite Indicator of Positiveness	515.7	504.3	496.3

Survey Results
By Loan Volume

Ease in Obtaining Loan by Loan Volume

Table 65.1					
Level of Ease	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very easy	32.9	31.5	28.7	27.5	24.4
Somewhat easy	62.7	52.6	53.7	53.2	58.7
Somewhat difficult	2.5	13.6	14.3	15.9	14.3
Very difficult	2.0	2.4	3.4	3.5	2.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	82	501	683	752	784
Population Estimate	328,289	906,195	574,094	652,069	1,027,244

Satisfaction with Specific Program Aspects by Loan Volume

Table 66.1					
Satisfaction with ED in Explaining Loan Terms	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very satisfied	57.7	37.8	35.6	36.1	31.3
Somewhat satisfied	39.7	56.8	56.0	54.6	58.8
Somewhat dissatisfied	2.6	4.3	6.7	6.3	7.6
Very dissatisfied	--	1.1	1.7	3.0	2.4
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	63	423	524	598	575
Population Estimate	255,572	781,572	449,630	517,355	734,264

Table 66.2					
Satisfaction with Financial Aid Orientation	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very satisfied	61.2	43.5	35.4	37.5	34.1
Somewhat satisfied	30.5	43.8	49.4	48.3	51.1
Somewhat dissatisfied	5.2	9.5	10.8	10.2	10.8
Very dissatisfied	3.1	3.1	4.4	4.0	4.0
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	81	496	656	715	728
Population Estimate	323,306	896,859	549,205	618,460	945,334

Table 66.3					
Satisfaction with FAO Staff in Explaining Loan Terms	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very satisfied	61.8	54.6	48.2	44.9	40.8
Somewhat satisfied	23.4	30.0	31.8	32.0	34.3
Somewhat dissatisfied	6.7	8.2	10.4	15.5	14.4
Very dissatisfied	8.2	7.2	9.6	7.6	10.4
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	81	507	671	741	771
Population Estimate	323.306	926.222	564.341	642.603	1,009.991

Table 66.4					
Satisfaction with Printed Information from Exit Counseling	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Very satisfied	69.7	58.7	41.3	49.0	47.7
Somewhat satisfied	30.3	40.2	50.0	46.0	46.6
Somewhat dissatisfied	--	0.2	7.5	1.9	5.1
Very dissatisfied	--	0.8	1.2	3.1	0.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	21	88	101	105	112
Population Estimate	105.720	142.978	84.522	92.446	142.228

Changes in Overall Satisfaction by Loan Volume

Table 67.1					
1994/95 Experience vs. Prior Experience	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
More positive	24.1	14.6	16.0	22.6	28.9
About the same	62.9	72.4	76.6	72.0	62.8
Less positive	13.0	13.0	7.4	5.4	8.3
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	17	188	351	376	425
Population Estimate	89.178	381.317	290.454	346.494	571.873

Problems Experienced During Loan Process by Loan Volume

Table 68.1					
Problems with Timeliness of Funds	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
No	87.3	83.8	80.6	79.9	78.7
Yes	12.7	16.2	19.4	20.1	21.3
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	82	508	685	757	788
Population Estimate	328,289	923,582	575,276	657,325	1,030,985

Table 68.2					
Problems with Awareness of When Payments Start	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
No	87.9	83.7	81.4	82.4	80.4
Yes	12.1	16.3	18.6	17.6	19.6
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	80	501	675	737	775
Population Estimate	326,906	906,528	568,855	643,171	1,013,684

Awareness of Loan Terms by Loan Volume

Table 69.1					
Correct Number of Deferment Conditions	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
0	23.8	32.9	16.6	21.7	15.6
1	33.0	18.1	25.7	32.7	28.9
2	32.7	26.0	28.7	30.2	33.1
3	10.6	23.0	29.0	15.5	22.5
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	35	117	171	195	191
Population Estimate	155,113	304,353	146,551	170,798	249,338

Table 69.2					
Correct Number of Default Consequences	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
0	19.0	34.1	22.6	25.7	24.5
1	58.2	44.5	49.9	37.5	44.1
2	18.8	14.1	21.5	22.3	20.5
3	4.0	7.2	6.1	14.6	10.8
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	35	177	171	195	189
Population Estimate	115,113	304,353	146,551	170,798	248,539

Table 69.3					
Awareness of Interest Rate	1 - 1,000,000	1,000,001 - 5,000,000	5,000,001 - 10,000,000	10,000,001 - 20,000,000	20,000,000 plus
Knew interest rate exactly	1.9	2.9	2.3	2.9	3.2
Knew interest rate within 1%	27.1	19.8	25.5	26.9	29.6
Didn't know interest rate	71.0	77.2	72.2	70.2	67.1
Total	100.0	100.0	100.0	100.0	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	82	512	687	757	792
Population Estimate	328,289	930,683	576,274	657,325	1,034,755

Composite Satisfaction Levels by Loan Volume

Table 70.1					
Composite Satisfaction Levels	1 - 1,000,000 (Mean Score)	1,000,001 - 5,000,000 (Mean Score)	5,000,001 - 10,000,000 (Mean Score)	10,000,001 - 20,000,000 (Mean Score)	20,000,000 plus (Mean Score)
Composite Satisfaction Indicator	530.7	509.7	499.5	498.1	493.1
Composite Timeliness Indicator	510.7	503.3	498.0	498.5	495.2
Composite Indicator of Overall Opinion	515.8	504.8	498.0	499.9	495.1

Survey Results
By Type of Computer System

Level of Ease in Obtaining Loan by Type of Computer System

Table 71.1						
Level of Ease	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
Very easy	27.1	27.1	35.3	49.6	15.1	27.2
Somewhat easy	52.9	56.8	50.5	49.1	75.9	55.3
Somewhat difficult	17.6	13.4	9.8	1.3	9.0	16.2
Very difficult	2.4	2.7	4.4	--	--	1.3
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	320	4,134	690	200	105	594
Population Estimate	370,496	2,481,773	362,936	71,129	36,145	159,223

Satisfaction with Specific Program Aspects by Type of Computer System

Table 72.1						
Satisfaction with ED in Explaining Loan Terms	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
Very satisfied	30.5	36.1	48.6	41.9	70.0	36.5
Somewhat satisfied	58.6	56.2	45.4	52.7	30.0	60.8
Somewhat dissatisfied	8.3	5.9	4.2	5.4	--	2.7
Very dissatisfied	2.6	1.9	1.8	--	--	.
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	258	3,212	522	172	85	432
Population Estimate	301,776	1,959,775	267,928	55,952	31,668	116,040

Table 72.2						
Satisfaction with FAO Staff in Explaining Loan Terms	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
Very satisfied	40.6	47.9	53.4	45.1	82.7	56.0
Somewhat satisfied	36.4	31.1	30.0	21.1	11.7	35.6
Somewhat dissatisfied	14.3	12.0	7.4	22.7	2.8	5.2
Very dissatisfied	8.7	9.0	9.2	11.1	2.8	3.2
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	320	4,078	690	192	105	588
Population Estimate	367,029	2,470,702	362,999	65,409	36,145	157,987

Awareness of Loan Terms by Type of Computer System

Table 73.1						
Awareness of Interest Rate	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
Knew interest rate exactly	3.2	3.2	1.2	2.9	3.4	--
Knew interest rate w/in 1%	27.4	27.0	22.1	6.9	34.5	14.2
Didn't know interest rate	69.4	69.8	76.7	90.2	62.1	85.8
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	327	4,170	699	200	105	594
Population Estimate	377,129	2,512,330	365,181	71,129	36,145	159,223

Problems Experienced During Loan Process by Type of Computer System

Table 74.1						
Problems with Awareness of When Payments Would Start	Mainframe	Mainframe and PC	PC	Contracted Servicer	Manual Processing	Other
No	81.7	82.5	77.7	84.8	88.2	94.3
Yes	18.3	17.5	22.3	15.2	11.8	5.7
Total	100.00	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)	(n)
Sample Responding	320	4,072	690	200	105	576
Population Estimate	366.817	2,463.818	359.052	71.129	36.145	155.993

Composite Satisfaction Levels by Type of Computer System

Table 75.1						
Composite Satisfaction Levels	Mainframe (Mean Score)	Mainframe and PC (Mean Score)	PC (Mean Score)	Contracted Servicer (Mean Score)	Manual Processing (Mean Score)	Other (Mean Score)
Composite Satisfaction Indicator	493.0	501.4	511.8	516.5	540.6	516.6
Composite Timeliness Indicator	497.5	497.3	505.5	533.3	522.5	510.4
Composite Indicator of Overall Opinion	495.0	499.7	504.8	518.2	527.4	513.0

Survey Results
By Number of Lenders

Level of Ease in Obtaining Loan by Number of Lenders

Table 76.1					
Level of Ease	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very easy	45.9	33.2	26.2	31.1	22.2
Somewhat easy	39.2	50.0	58.5	55.1	60.5
Somewhat difficult	13.3	12.9	12.3	10.4	15.4
Very difficult	1.6	3.9	3.0	3.5	1.9
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	57	430	477	356	763
Population Estimate	177,117	608,949	804,614	522,598	1,128,136

Satisfaction with Specific Program Aspects by Number of Lenders

Table 77.1					
Satisfaction with Financial Aid Orientation	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very satisfied	53.1	48.5	43.4	40.7	31.9
Somewhat satisfied	34.9	36.2	44.3	46.9	54.9
Somewhat dissatisfied	8.7	9.6	9.2	7.7	10.4
Very dissatisfied	3.3	5.7	3.1	4.7	2.8
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	55	414	462	341	713
Population Estimate	172,409	589,366	795,662	494,497	1,045,191

Table 77.2					
Satisfaction with ED in Explaining Loan Terms	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very satisfied	62.1	42.6	38.5	38.3	29.7
Somewhat satisfied	36.8	49.8	54.7	52.8	62.4
Somewhat dissatisfied	1.1	5.4	5.0	6.3	6.5
Very dissatisfied	--	2.1	1.8	2.6	1.3
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	45	333	369	263	604
Population Estimate	137,820	476,044	666,765	391,655	872,204

Table 77.3					
Satisfaction with Printed Information from Exit Counseling	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Very satisfied	95.4	47.7	52.2	59.7	45.7
Somewhat satisfied	4.6	51.3	46.7	31.8	49.3
Somewhat dissatisfied	--	--	0.3	5.0	5.1
Very dissatisfied	--	1.0	0.7	3.5	--
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	15	72	72	54	104
Population Estimate	44,705	107,897	143,246	81,115	153,329

Awareness of Loan Terms by Number of Lenders

Table 78.1					
Awareness of Loan Amount	1 - 2	3 - 5	6 - 10	11 - 20	20 plus
Knew loan amount within 5%	25.6	22.8	25.5	20.7	19.1
Didn't know loan amount	74.4	77.2	74.5	79.3	80.9
Total	100.00	100.00	100.00	100.00	100.00
	(n)	(n)	(n)	(n)	(n)
Sample Responding	57	430	485	358	773
Population Estimate	177,117	608,949	829,151	524,668	1,138,728

Composite Satisfaction Levels by Number of Lenders

Table 79.1					
Composite Satisfaction Levels	1-2 (Mean Score)	3-5 (Mean Score)	6-10 (Mean Score)	11-20 (Mean Score)	20 plus (Mean Score)
Composite Satisfaction Indicator	530.0	506.0	507.0	502.4	496.0

Survey Results
By Use of Electronic Funds Transfer

Timeliness of Funds by Use of Electronic Funds Transfer

Table 80.1		
Received Funds in Timely Manner	Yes (%)	No (%)
No	19.7	14.3
Yes	80.3	85.7
Total	100.0	100.0
	(n)	(n)
Sample Responding	903	1,173
Population Estimate	1,428,089	1,818,917

Satisfaction with Communications and Services Provided by ED by Use of Electronic Funds Transfer

Table 81.1		
Satisfaction with ED Timeliness in Processing/Addressing Requests	Yes (%)	No (%)
Very satisfied	59.7	35.7
2	21.6	41.3
3	16.7	9.5
4	2.0	8.5
Very dissatisfied	--	5.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	59	104
Population Estimate	97,232	181,515

Table 81.2		
Overall Satisfaction with ED	Yes (%)	No (%)
Very satisfied	59.0	42.2
Somewhat satisfied	38.2	44.0
Somewhat dissatisfied	2.8	10.7
Very dissatisfied	--	3.1
Total	100.0	100.0
	(n)	(n)
Sample Responding	61	116
Population Estimate	98,446	200,097

Awareness of Loan Terms by Use of Electronic Funds Transfer

Table 82.1		
Awareness of Interest Rate	Yes (%)	No (%)
Knew interest rate exactly	3.3	2.3
Knew interest rate within 1%	28.3	23.7
Didn't know interest rate	68.4	74.0
Total	100.0	100.0
	(n)	(n)
Sample Responding	908	1,181
Population Estimate	1,432,696	1,829,548

Problems Experienced During the Loan Process by Use of Electronic Funds Transfer

Table 83.1		
Problems with Timeliness of Funds	Yes (%)	No (%)
No	77.9	83.7
Yes	22.1	16.3
Total	100.0	100.0
	(n)	(n)
Sample Responding	903	1,179
Population Estimate	1,423,220	1,828,045

Composite Satisfaction Levels by Use of Electronic Funds Transfer

Table 84.1		
Composite Satisfaction Levels	Yes (Mean Score)	No (Mean Score)
Composite Indicator of Overall Opinion	496.5	504.7
Composite Timeliness Indicator	491.3	505.9

Survey Results

By Number of Guarantee Agencies

Level of Ease in Obtaining Loan by Number of Guarantee Agencies

Table 85.1				
Level of Ease	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very easy	31.8	29.0	29.0	22.7
Somewhat easy	55.3	53.7	55.8	60.1
Somewhat difficult	10.6	14.3	11.7	14.8
Very difficult	2.2	3.1	3.5	2.4
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	433	818	291	534
Population Estimate	723,195	1,211,280	475,339	813,320

Satisfaction with Specific Program Aspects by Number of Guarantee Agencies

Table 86.1				
Satisfaction with FAO Staff in Explaining Loan Terms	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	53.2	38.1	40.0	33.3
Somewhat satisfied	35.4	47.4	45.6	55.2
Somewhat dissatisfied	8.0	10.1	9.6	8.8
Very dissatisfied	3.4	4.4	4.7	2.7
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	419	786	275	500
Population Estimate	700,432	1,175,817	448,019	758,530

Table 86.2				
Satisfaction with ED in Explaining Loan Terms	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	50.4	32.4	38.6	32.1
Somewhat satisfied	42.6	61.5	54.0	58.8
Somewhat dissatisfied	5.6	4.2	5.3	7.6
Very dissatisfied	1.3	1.8	2.1	1.5
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	343	624	235	406
Population Estimate	584,179	967,919	377,858	599,712

**Satisfaction with Communications and Services Provided
by ED by Number of Guarantee Agencies**

Table 87.1				
Satisfaction with Courtesy of ED Representatives	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	78.6	44.8	38.0	48.5
2	17.0	35.5	43.0	36.5
3	4.4	17.1	14.6	9.4
4	--	--	4.4	3.8
Very dissatisfied	--	2.6	--	1.9
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	37	59	22	42
Population Estimate	78,541	93,808	31,943	64,834

Table 87.2				
Satisfaction with ED's Responsiveness to Calls	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Very satisfied	64.0	36.1	51.6	34.9
2	26.4	33.9	13.7	17.4
3	3.8	25.5	25.4	34.2
4	0.7	3.9	9.3	4.4
Very dissatisfied	5.2	0.5	--	9.1
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	36	55	21	41
Population Estimate	76,972	85,279	28,410	59,876

Awareness of Loan Terms by Number of Guarantee Agencies

Table 88.1				
Awareness of Loan Amount	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
Knew loan amount within 5%	25.5	20.9	22.6	19.7
Didn't know loan amount	74.5	79.1	77.4	80.3
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	440	825	294	537
Population Estimate	729,927	1,235,290	479,228	815,887

Table 88.2				
Correct Number of Deferment Conditions	1 (%)	2 - 3 (%)	4 - 5 (%)	5 plus (%)
0	21.9	30.9	12.6	19.0
1	26.6	25.2	29.7	25.9
2	35.5	28.3	29.1	27.0
3	16.0	15.6	28.6	28.1
Total	100.0	100.0	100.00	100.0
	(n)	(n)	(n)	(n)
Sample Responding	129	235	85	131
Population Estimate	247,285	363,035	149,775	196,602

Composite Satisfaction Levels by Number of Guarantee Agencies

Table 89.1				
Composite Satisfaction Levels	1 (Mean Score)	2 - 3 (Mean Score)	4 - 5 (Mean Score)	5 plus (Mean Score)
Composite Satisfaction	517.5	500.8	500.6	497.8

Survey Results

By Overall Institutional Program Satisfaction

**Level of Ease in Obtaining Loan by
Overall Institutional Program Satisfaction**

Table 90.1					
Level of Ease	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very easy	29.8	29.4	28.2	26.9	15.4
Somewhat easy	56.9	54.0	56.8	55.0	62.9
Somewhat difficult	10.1	14.5	11.4	15.1	19.6
Very difficult	3.2	2.2	3.5	3.0	2.1
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	838	1,084	410	281	126
Population Estimate	784,120	1,591,325	571,350	296,529	196,677

**Satisfaction with Specific Program Aspects by
Overall Institutional Program Satisfaction**

Table 91.1					
Satisfaction with Financial Aid Orientation	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	46.4	41.7	34.3	30.7	33.3
Somewhat satisfied	42.0	44.7	49.8	53.2	55.8
Somewhat dissatisfied	9.0	9.5	11.0	11.5	9.4
Very dissatisfied	2.6	4.0	4.9	4.7	1.5
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	804	1,037	386	263	122
Population Estimate	751,243	1,527,080	541,524	276,802	192,944

Table 91.2					
Satisfaction with ED in Explaining Loan Terms	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	42.6	36.2	38.2	30.0	31.9
Somewhat satisfied	50.9	55.8	55.2	61.2	58.1
Somewhat dissatisfied	4.8	5.9	4.8	7.6	8.6
Very dissatisfied	1.6	2.1	1.8	1.2	1.4
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	671	835	314	208	103
Population Estimate	647,140	1,249,494	440,471	213,599	150,416

Table 91.3					
Satisfaction with FAO Staff in Explaining Loan Terms	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	52.7	50.3	45.7	42.5	33.7
Somewhat satisfied	29.2	31.5	32.2	31.7	37.5
Somewhat dissatisfied	9.4	10.5	12.4	14.2	19.2
Very dissatisfied	8.7	7.7	9.8	11.5	9.7
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	823	1,079	398	280	129
Population Estimate	774,704	1,597,187	551,881	295,673	200,566

Table 91.4					
Satisfaction with Printed Information from Exit Counseling	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Very satisfied	68.8	49.2	49.2	58.7	42.9
Somewhat satisfied	28.4	47.1	49.1	37.4	42.1
Somewhat dissatisfied	2.7	1.4	1.8	3.9	15.1
Very dissatisfied	0.1	2.2	--	--	--
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	119	168	71	39	19
Population Estimate	112,054	257,266	114,403	44,342	33,416

Awareness of Loan Terms by Overall Institutional Program Satisfaction

Table 92.1					
Awareness of Loan Amount	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Knew loan amount within 5%	25.2	22.3	20.3	22.1	8.9
Didn't know loan amount	74.8	77.7	79.7	77.9	91.1
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	884	1,100	411	282	129
Population Estimate	787,367	1,621,930	571,819	297,547	200,566

Table 92.2					
Awareness of Interest Rate	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
Knew interest rate exactly	3.1	3.1	1.7	2.6	2.4
Knew interest rate within 1%	27.9	25.8	25.3	19.5	26.8
Didn't know interest rate	69.0	71.0	73.0	77.9	70.9
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	844	1,100	411	282	129
Population Estimate	787,367	1,621,930	571,819	297,547	200,566

Problems Experienced During Loan Process by Overall Institutional Program Satisfaction

Table 93.1					
Problems with Explanation of Loan Terms	Very Satisfied (%)	2 (%)	3 (%)	4 (%)	Very Dissatisfied (%)
No	89.9	89.0	86.4	86.3	84.2
Yes	10.1	11.0	13.6	13.7	15.8
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	843	1,091	407	279	129
Population Estimate	780,795	1,607,929	569,089	294,216	200,566

Composite Satisfaction Levels by Overall Institutional Program Satisfaction

Table 94.1					
Composite Satisfaction Levels	1-2 (Mean Score)	3-5 (Mean Score)	6-10 (Mean Score)	11-20 (Mean Score)	20 plus (Mean Score)
Composite Satisfaction Indicator	511.2	504.5	499.4	491.7	487.4
Composite Indicator of Overall	507.7	500.0	502.2	492.3	490.6

Survey Results

By Level of Effort to Administer Program

**Satisfaction with Specific Program Aspects
by Level of Effort to Administer Program**

Table 95.1					
Satisfaction with Financial Aid Orientation	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Very satisfied	55.0	43.9	41.3	36.0	34.8
Somewhat satisfied	36.1	45.3	44.3	48.9	51.7
Somewhat dissatisfied	2.7	8.4	10.2	11.0	10.4
Very dissatisfied	6.2	2.4	4.2	4.2	3.1
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	170	619	777	799	290
Population Estimate	125,319	700,099	1,095,015	1,010,622	389,497

Table 95.2					
Satisfaction with FAO Staff in Explaining Loan Terms	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Very satisfied	50.5	54.9	47.6	47.1	40.8
Somewhat satisfied	37.9	30.8	30.3	31.1	34.5
Somewhat dissatisfied	4.4	8.3	11.2	13.3	16.2
Very dissatisfied	7.2	5.9	10.9	8.5	8.5
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	173	638	801	834	307
Population Estimate	127,703	726,767	1,133,117	1,053,663	412,090

**Satisfaction with Communications and Services Provided
by ED by Level of Effort to Administer Program**

Table 96.1					
Satisfaction with Helpfulness of ED Representatives	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Very satisfied	21.9	24.6	28.2	45.3	60.8
2	25.4	40.1	48.7	31.9	15.2
3	45.8	25.3	18.9	19.4	18.9
4	3.9	9.3	.	2.5	5.0
Very dissatisfied	3.1	0.6	4.2	0.9	.
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	28	79	82	73	30
Population Estimate	15,687	70,957	90,475	112,945	35,980

Table 96.2					
Overall Satisfaction with ED	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Very satisfied	28.5	39.5	47.7	52.1	48.3
Somewhat satisfied	68.5	37.9	41.7	43.2	45.2
Somewhat dissatisfied	.	17.4	10.6	3.8	3.3
Very dissatisfied	3.0	5.1	--	0.9	3.3
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	32	86	94	80	31
Population Estimate	16,449	82,916	98,510	116,848	37,447

Awareness of Loan Terms by Level of Effort to Administer Program

Table 97.1					
Awareness of Loan Amount	Very Easy (%)	Relatively Easy (%)	Moderate Effort (%)	Relatively Labor Intensive (%)	Very Labor Intensive (%)
Knew loan amount within 5%	37.9	22.4	21.0	22.3	17.3
Didn't know loan amount	62.1	77.6	79.0	77.7	82.7
Total	100.0	100.0	100.00	100.00	100.0
	(n)	(n)	(n)	(n)	(n)
Sample Responding	176	651	822	850	313
Population Estimate	128,589	732,312	1,163,693	1,069,000	420,611

Composite Satisfaction Levels by Level of Effort to Administer Program

Table 98.1					
Composite Satisfaction Levels	Very Easy (Mean Score)	Relatively Easy (Mean Score)	Moderate Effort (Mean Score)	Relatively Labor Intensive (Mean Score)	Very Labor Intensive (Mean Score)
Composite Satisfaction	511.8	510.8	503.9	499.0	493.6